

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Bankruptcy No. 20-22027-CMB  
: Chapter 13  
Michael A. Babyak :  
Debtor : Related to Doc.  
Michael A. Babyak :  
Movant :  
v. :  
Ford Motor Credit Company LLC, LVNV :  
Funding LLC, Discover Bank, Internal Revenue :  
Service, Century Heritage Federal Credit Union, :  
US Bank NA, Capital One NA, UPMC Health :  
Services, UPMC Physician Services, Capital One:  
Bank USA NA, Department Stores National :  
Bank, Quantum3 Group LLC, Duquesne Light :  
Company, Portfolio Recovery Associates LLC :  
Respondents :

**DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY**

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. The Debtor is not required to pay any Domestic Support Obligations.
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On August 11, 2020, at docket number 28, Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by Undersigned Counsel, who duly questioned Debtor about the statements in this Certification and verified the answers in support of this Certification.

Dated: June 26, 2025

By: /s/Matthew M. Brennan, Esq.  
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